

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

SARAH L GODFREY

Debtor(s)

Case No. 14-44087

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/10/2014.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/11/2015.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA CHECKMATE	Unsecured	1,500.00	1,400.04	1,400.04	0.00	0.00
ADVANCE AMERICA	Unsecured	600.00	NA	NA	0.00	0.00
AMERICAS SERVICING COMPANY	Unsecured	26,000.00	NA	NA	0.00	0.00
AMERICAS SERVICING COMPANY	Secured	47,000.00	NA	NA	0.00	0.00
BROTHER LOAN & FINANCE CO	Unsecured	1,500.00	1,376.17	1,376.17	0.00	0.00
CERASTES LLC	Unsecured	NA	510.00	510.00	0.00	0.00
CERASTES LLC	Unsecured	NA	355.00	355.00	0.00	0.00
CERASTES LLC	Unsecured	NA	145.00	145.00	0.00	0.00
CERASTES LLC	Unsecured	NA	145.00	145.00	0.00	0.00
CERASTES LLC	Unsecured	NA	444.00	444.00	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	376.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	700.00	NA	NA	0.00	0.00
EXETER FINANCE CORPORATION	Unsecured	NA	10,844.79	13,419.79	0.00	0.00
EXETER FINANCE CORPORATION	Secured	18,000.00	10,575.00	8,000.00	0.00	0.00
FIRST PREMIER BANK	Unsecured	532.00	NA	NA	0.00	0.00
GREENTREE & ASSOC	Unsecured	480.00	NA	NA	0.00	0.00
HSBC	Unsecured	800.00	NA	NA	0.00	0.00
ILLINOIS CASH ADVANCE	Unsecured	1,200.00	NA	NA	0.00	0.00
MCSI/RMI	Unsecured	200.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,600.00	2,550.02	2,550.02	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	54,000.00	57,702.45	57,702.45	0.00	0.00
NICOR GAS	Unsecured	1,250.00	NA	NA	0.00	0.00
NORTHWEST INSURANCE	Unsecured	91.00	NA	NA	0.00	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	850.00	755.36	755.36	0.00	0.00
PAYDAY LOAN STORE	Unsecured	800.00	856.75	856.75	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	708.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	550.00	NA	NA	0.00	0.00
RECEIVABLES PERFORMANCE	Unsecured	557.00	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	8,022.00	8,336.68	8,336.68	0.00	0.00
RW1 INVESTMENTS	Unsecured	500.00	NA	NA	0.00	0.00
RW1 INVESTMENTS	Unsecured	350.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SALLIE MAE	Secured	NA	NA	7,200.00	0.00	0.00
SEARS/CBNA	Unsecured	796.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	2,000.00	NA	NA	0.00	0.00
SW CREDIT SYSTEMS INC	Unsecured	1,484.00	NA	NA	0.00	0.00
UNITED RECOVERY SYSTEM	Unsecured	1,315.00	NA	NA	0.00	0.00
US BANK NATIONAL ASSOC	Unsecured	NA	0.00	66,046.93	0.00	0.00
US BANK NATIONAL ASSOC	Secured	245,000.00	220,990.28	287,037.21	0.00	0.00
US BANK NATIONAL ASSOC	Secured	NA	66,046.93	66,046.93	0.00	0.00
VERTIGO SOLUTIONS	Unsecured	33,000.00	NA	NA	0.00	0.00
VILLAGE OF HILLSIDE	Unsecured	250.00	NA	NA	0.00	0.00
ZINGO CASH	Unsecured	800.00	2,002.44	2,002.44	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$287,037.21	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,000.00	\$0.00	\$0.00
All Other Secured	\$73,246.93	\$0.00	\$0.00
TOTAL SECURED:	\$368,284.14	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$156,045.63	\$0.00	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/21/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.